

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 James A. Sheets
 Christine U. Sheets
 Debtors

Case No. 14-17729-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 15

Date Rcvd: Aug 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2019.

db/jdb	+James A. Sheets, Christine U. Sheets, 2514 Helen Street, Hatboro, PA 19040-4319
13404562	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13409125	+First Niagara Bank, N.A., c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200,, Pittsburgh, PA 15219-1945
13397281	+PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
13393631	+RBS Citizens CC, Attn: Bankruptcy Dept., 443 Jefferson Boulevard, MS: RJW-135, Warwick, RI 02886-1321
13453037	+Upper Moreland-Hatboro Joint Sewer Authority, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: megan.harper@phila.gov Aug 10 2019 04:02:17 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 10 2019 04:00:50 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 10 2019 04:01:43 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13485342	+EDI: CITICORP.COM Aug 10 2019 07:28:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
13404726	EDI: DISCOVER.COM Aug 10 2019 07:28:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
13453471	EDI: ECAST.COM Aug 10 2019 07:28:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
13447126	EDI: PRA.COM Aug 10 2019 07:28:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13485337	+EDI: BANKAMER.COM Aug 10 2019 07:28:00 THE BANK OF NEW YORK MELLON FKA THE et.al., ATTN: BANKRUPTCY DEPT., MAIL STOP CA6-09-01-23, 400 NATIONAL WAY, SIMI VALLEY, CA 93065-6414
13989933	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Aug 10 2019 04:01:44 The Bank of New York Mellon, c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd, 5th Floor, Coral Gables, FL 33146-1837

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13393632*	+RBS Citizens CC, Attn: Bankruptcy Department, 443 Jefferson Boulevard, MS: RJW-135, Warwick, RI 02886-1321
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

ANDREW F GORNALL	on behalf of Creditor	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2004-10CB, MORTGAGE PASS THROUGH CERTIFICATES, SER agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
JAMES RANDOLPH WOOD	on behalf of Creditor	Upper Moreland-Hatboro Joint Sewer Authority jwood@portnoffonline.com, jwood@ecf.inforuptcy.com
JEROME B. BLANK	on behalf of Creditor	The Bank Of New York Mellon et al paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOHN ERIC KISHBAUGH on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2004-10CB, MORTGAGE PASS THROUGH CERTIFICATES, SER jkishbaugh@udren.com, vbarber@udren.com
JOHN ERIC KISHBAUGH on behalf of Creditor Bank Of America, N.A., as Servicer jkishbaugh@udren.com, vbarber@udren.com
JOHN FRANCIS MURPHY on behalf of Joint Debtor Christine U. Sheets johnfmurphy2@verizon.net, johnfmurphy33@verizon.net; johnfmurphy44@gmail.com
JOHN FRANCIS MURPHY on behalf of Attorney John Francis Murphy, Esq. johnfmurphy2@verizon.net, johnfmurphy33@verizon.net; johnfmurphy44@gmail.com
JOHN FRANCIS MURPHY on behalf of Debtor James A. Sheets johnfmurphy2@verizon.net, johnfmurphy33@verizon.net; johnfmurphy44@gmail.com
KEVIN S. FRANKEL on behalf of Creditor Bayview Loan Servicing, LLC et al pa-bk@logs.com
PATRICIA M. MAYER on behalf of Joint Debtor Christine U. Sheets patriciamayerpc@gmail.com, nydia.ramirez@comcast.net; mayerpr86037@notify.bestcase.com
PATRICIA M. MAYER on behalf of Debtor James A. Sheets patriciamayerpc@gmail.com, nydia.ramirez@comcast.net; mayerpr86037@notify.bestcase.com
PETER J. ASHCROFT on behalf of Creditor First Niagara Bank, N.A. pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
SHERRI J. SMITH on behalf of Creditor The Bank of New York Mellon fka sherri.braunstein@phelanhallinan.com, pa.bkecf@fedphe.com
THOMAS I. PULEO on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2004-10CB, MORTGAGE PASS THROUGH CERTIFICATES, SER tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 17

Information to identify the case:			
Debtor 1	James A. Sheets		
	First Name	Middle Name	Last Name
Debtor 2	Christine U. Sheets		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-17729-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James A. Sheets

Christine U. Sheets

8/8/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.